

ABSTRACT OF THE DISCLOSURE

1 In a multi-network environment, a request signal is sent from a user
2 terminal to each of a number of communications networks. In response, the
3 network returns a response signal. Based on the response signals received
4 from all networks, the user selects one of the networks. The response signal
5 contains information on communication services of the requested network
6 such as tariff data and current congestion level. The user terminal then
7 establishes a connection to the selected communications network. In a
8 modified embodiment, request signals may be sent during a handover to base
9 stations of different wireless networks to request for congestion information
10 for selecting a network having the lowest congestion level as a handover
11 destination. In a further modification, when a congestion is encountered in a
12 first network in response to a user's request, a second network of low
13 congestion level is selected and indicated to the user.